

IN THE CLAIMS

1. (currently amended) A method for tracking bank credit lines and borrowing, using a Credit Line System coupled to a centralized database, said method comprising the steps of:

tracking credit ratings of a bank;

requesting the bank to establish a line of credit;

accessing a centralized database to obtain and maintain information regarding the established line of credit;

automatically transmitting domestic and international wire information for cash movement to the bank; and

monitoring the established line of credit based on the credit ratings of the bank; and

posting journal entries including borrowings against the established line of credit to a general ledger of an entity that has the established line of credit with the bank for financial monitoring, reporting and auditing purposes.

2. (currently amended) A method in accordance with Claim 1 wherein said step of accessing a centralized database to obtain and maintain information further comprises the steps of:

accessing at least one of current credit line commitments, history and amount available for borrowing from ~~the financial institution~~ a financial institution; and

updating at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

3. (original) A method in accordance with Claim 1 wherein said step of accessing a centralized database to obtain and maintain information further comprises the steps of:

accessing at least one of real-time current borrowings, repayments and history for each credit line; and

updating at least one of real-time current borrowings, repayments and history for each credit line.

4. (original) A method in accordance with Claim 1 wherein said step of posting journal entries to a general ledger further comprises the step of automatically transmitting borrowing journal entries to the general ledger.

5. (original) A method in accordance with Claim 1 wherein said step of tracking credit rating of a bank further comprises the step of tracking any financial institution's credit rating.

6. (original) A method in accordance with according to Claim 1 wherein said step of posting journal entries to a general ledger further comprises the step of processing information contained in the centralized database.

7. (currently amended) A method according to ~~Claim 1~~ Claim 3 wherein said step of updating at least one of real-time current borrowings, repayments and history for each credit line further comprises the step of updating real time borrowings in multi-currency.

8. (original) A method according to Claim 1 further comprising the step of borrowing under the credit line.

9. (currently amended) A method for tracking bank credit lines and borrowing, using a Credit Line System coupled to a centralized database, said method comprising the steps of:

automatically transmitting domestic and international wire information for cash movement to a bank;

processing information utilizing a credit line module, ~~a borrowing module~~, a borrowing module to maintain borrowings from the bank, and a journal entry module;

monitoring a line of credit established with the bank based on credit ratings of the bank;

creating journal entries including borrowings against the line of credit; and

posting the journal entries to record ~~the~~ transactions on a general ledger of an entity that establishes the line of credit with the bank for facilitating ~~the~~ preparations of financial statements.

10. (original) A method in accordance with Claim 9 wherein said step of processing information further comprises the steps of:

maintaining information within three modules;

generating a variety of management reports; and

printing the variety of management reports.

11. (original) A method in accordance with Claim 10 wherein said step of maintaining information further comprises the steps of:

reviewing information contained in the database periodically; and

updating information in the centralized database by at least one of adding information to the centralized database, and deleting information as required to keep the system current.

12. (currently amended) A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line

Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, ~~Credit Lines, Ratings Report~~ a Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

13. (original) A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Country, and a Composite Rate Report.

14. (currently amended) A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Journal Entry Reports in a pre-determined ~~formats~~format.

15. (currently amended) A system for tracking bank credit lines and borrowing against three credit lines using a Credit Line System, said system comprising:

a server system, a client system configured with a browser, a centralized database coupled to said server system, said server system connected to said client system and configured to:

track credit ratings of a bank;

access a centralized database to obtain and maintain information regarding a line~~the line~~  
of credit established with the bank;

transmit domestic and international wire information for cash movement to the bank; ~~and~~

monitor the established line of credit based on the credit ratings of the bank; and

post journal entries including borrowings against the established line of credit to a  
general ledger of an entity that has the established line of credit with the bank for financial  
monitoring, reporting and auditing purposes.

16. (original) A system in accordance with Claim 15 wherein said server system  
further configured to:

access at least one of current credit line commitments, history and amount available for  
borrowing from ~~the financial institution~~ a financial institution; and

update at least one of current credit line commitments, history and amount available for  
borrowing from the financial institution.

17. (original) A system in accordance with Claim 15 wherein said server system  
further configured to:

access at least one of real-time current borrowings, repayments and history for each credit  
line; and

update at least one of real-time current borrowings, repayments and history for each  
credit line.

18. (original) A system in accordance with Claim 15 wherein said server system  
further configured to automatically transmit borrowing journal entries to the general ledger.

19. (original) A system in accordance with Claim 15 wherein said server system  
further configured to track any financial institution's credit rating.

20. (original) A system in accordance with Claim 15 wherein said server system further configured to process information contained in the centralized database.

21. (original) A system in accordance with Claim 15 wherein said server system further configured to update real time borrowings in multi-currency.

22. (original) A system in accordance with Claim 15 wherein said server system further configured to borrow under the credit line.

23. (currently amended) A system for tracking bank credit lines and borrowing using a Credit Line System, said system comprising:

Al a server system, a client system configured with a browser, a centralized database coupled to said server system, said server system connected to said client system and configured to:

transmit domestic and international wire information for cash movement to a bank;

monitor a line of credit established with the bank based on credit ratings of the bank; and

process information contained in the centralized database utilizing modules comprised of:

a credit line module to maintain credit lines;

a borrowing module to maintain borrowings from the bank; and

a journal entry module, said journal entry module integrated with the credit line module and the borrowing module to process information to create journal entries including borrowings against the established line of credit, and post the journal entries to record ~~the~~ transactions on the general ledger of the entity that has the established line of credit with the bank for facilitating ~~the~~ preparations of financial statements.

24. (original) A system in accordance with Claim 23 wherein said server system further configured to:

maintain information within three modules;

generate a variety of management reports; and

print the variety of management reports.

25. (original) A system in accordance with Claim 23 wherein said server system further configured to:

review information contained in the database periodically; and

update information in the centralized database by at least one of adding information to the centralized database, and deleting information as required to keep the system current.

26. (currently amended) A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, ~~Credit Lines, Ratings Report~~ a Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

27. (original) A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Currency, and a Composite Rate Report.

28. (currently amended) A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Journal Entry Reports in a pre-determined ~~formats~~format.

29. (original) A system in accordance with Claim 23 wherein said server system further configured to establish a communication link with the client system, and authenticate the client system.

30. (original) A system in accordance with Claim 23 wherein said server system further configured to link with a client system by at least one of a wide area network, a local area network.

31. (currently amended) A computer program for tracking bank credit lines and borrowing using a Credit Line System, the Credit Line System which includes a server system, a client system configured with a browser, a centralized database coupled to the server system, the server system connected to the client system, said computer program comprising:

a code segment to transmit domestic and international wire information for cash movement to a bank;

a code segment to process information contained in the centralized database utilizing a credit line module to maintain credit lines;

a code segment to maintain borrowings against a credit line with ~~a bank~~the bank utilizing a borrowing module; and

a code segment to monitor the credit line based on credit ratings of the bank; and

a code segment to process journal entries including borrowings against the credit line by utilizing a journal entry module, the journal entry module integrated with the credit line module and the borrowing module to process information to create borrowing journal entries and post the



borrowing journal entries to record ~~the~~ transactions on the general ledger of an entity that has the credit line with the bank for facilitating ~~the~~ preparations of financial statements.

32. (currently amended) A computer program for tracking bank credit lines and borrowing using a Credit Line System, comprising:

a code segment that tracks credit ratings of a bank;

a code segment that accesses a centralized database to obtain and maintain information regarding ~~the line~~ a line of credit established with the bank;

a code segment that transmits domestic and international wire information for cash movement to the bank; ~~and~~

*ai* a code segment that monitors the established line of credit with the bank based on credit ratings of the bank; and

a code segment that posts borrowing journal entries including borrowings against the established line of credit to a general ledger of an entity that has the established line of credit with the bank for financial monitoring, reporting and auditing purposes.

33. (currently amended) The computer program as recited in Claim 32 further comprising:

a code segment that accesses at least one of current credit line commitments, history and amount available for borrowing from ~~the financial institution~~ a financial institution; and

a code segment that updates at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

34. (original) The computer program as recited in Claim 32 further comprising:

a code segment that accesses at least one of real-time current borrowings, repayments and history for each credit line; and

a code segment that updates at least one of real-time current borrowings, repayments and history for each credit line.

35. (original) The computer program as recited in Claim 32 further comprising a code segment that transmits borrowing journal entries to the general ledger.

36. (original) The computer program as recited in Claim 32 further comprising a code segment that tracks any financial institution's credit rating.

37. (original) The computer program as recited in Claim 32 further comprising a code segment that processes information contained in the centralized database.

38. (original) The computer program as recited in Claim 32 further comprising a code segment that updates real time borrowings in multi-currency.

39. (original) The computer program as recited in Claim 32 further comprising a code segment that borrows under the credit line.

40. (original) The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, ~~Credit Lines, Ratings Report~~ a Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

41. (original) The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused

Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Currency, and a Composite Rate Report.

42. (currently amended) The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Journal Entry Reports in a pre-determined ~~formats~~format.

43. (original) The computer program as recited in Claim 32 further comprising a code segment that generates a journal entry file in a predetermined format for posting to a general ledger.

44. (original) The computer program as recited in Claim 32 wherein the data is received from the user via a graphical user interface.

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